WHAT IS CLAIMED IS

1. A method of providing an individual with education and training about an employee stock option plan to permit the individual to make intelligent choices in the management of the stock option plan, comprising the steps of:

storing relevant information about the stock option plan in editable form in a central server;

modeling a projected outcome related to gain upon exercise of an option based on the relevant information about the stock plan;

connecting the central server to the Internet;

providing the information about the stock plan to the individual on a terminal connected to the Internet at the individual's site and the results of modeling done at the central server; and,

having the individual provide inputs to the central server specifying user-generated parameters relative to the stock option plan such that the user-provided information is used in the modeling, whereby information about the stock option plan is provided back to the individual over the Internet taking into account the individual's inputs to permit the individual to make decisions which will result in the optimization of the value of the plan.

2. The method of Claim 1, and further including generating content at the central server which will aid the individual in the management of the stock option plan, and the individual's company in educating, communicating, training related to the plan and transmitting the content over the Internet to the individual.

3. The method of Claim 1, wherein the modeling step includes the step of providing a calculation of what stock options to exercise to realize a predetermined amount of money;

4. The method of Claim 1, wherein the modeling step includes a calculation of stock option worth taking into account net gain after taxes given exercise of a predetermined number of options.

5. The method of Claim 1, wherein the modeling step includes an alternative investment calculation based on comparing gain from sale of selected stock options versus gain for an alternative investment.

6. The method of Claim 1, wherein the modeling step includes as an input a realtime stock quote.

7. The method of Claim 1, wherein the modeling step includes a step of taking into the model tax considerations.

8. The method of Claim 1, wherein the modeling step includes the step of taking into account Social Security considerations.

9. The method of Claim 1, wherein the modeling step includes the step of taking into account a predetermined date from which the model is to proceed.

10. The method of Claim 1, wherein the modeling step includes the step of storing an individual's stock option data in a separate data base.

11. The method of Claim 10, wherein the individual's stock option data includes expiration date, grant date, vesting dates, and type of option.

12. The method of Claim 10, wherein the individual's stock option data includes number of shares, exercise price and company stock price.

13. The method of Claim 1, wherein the modeling step includes the step of taking into consideration percent change in stock price.

14. The method of Claim 10, wherein the separate database is used to provide data for the modeling step.

15. The method of Claim 1, wherein the modeling step includes the step of accommodating a change in stock price.

16. The method of Claim 1, wherein the stock option plan includes plans involving restricted stock.